



DUCA Preapproved Personal Loan Terms & Conditions

Effective: From June 29, 2026 through September 9, 2026

This document highlights the details by which members of DUCA may accept a preapproved loan offering.

Overview

1. The Preapproved Loan Offering, referred hereon as "the Offering," commences on June 29, 2026, and concludes on September 9, 2026, marking the duration of the promotion period. This Offering exclusively applies to preapproved unsecured personal fixed rate loans extended to targeted Members who have received communication expressing the preapproved Offering.

Offering Overview

2. Eligible Members will receive a customized Offering.
3. Loans included in this Offering are unsecured and extendable up to a maximum term of sixty (60) months.
4. No additional credit assessments are necessary to qualify for The Offering.
5. The Offering pertains exclusively to personal fixed-rate loans, based on the financing amount specified in the personalized Offering received via email or direct mail.
 - a. This offering cannot be combined with any other promotional offers.
6. The Offering is not accessible to Members who have not received targeted communications via email or direct mail.
7. DUCA retains the right for its employees to initiate contact with existing Members to discuss this Offer.
8. The Offering applies solely to new loan funds and cannot be combined with other credit products or offers.
9. An unsecured personal loan is defined as a loan lacking collateral security for repayment.
10. Members must accept the Offering by signing loan documents before September 9, 2026. DUCA bears no responsibility for Members missing this deadline under any circumstances.
11. All loan funds must be deposited into a DUCA chequing or savings account.
12. DUCA reserves the right to modify the terms and conditions or withdraw the Offering at its discretion without prior notice.